<u>REMARKS</u>

Claims 1-13 are pending in this application. By this Amendment, claims 1, 2, 12 and 13 are amended. Support for the amendments may be found, for example, in FIG. 3 and associated description. No new matter is added. Applicant respectfully requests reconsideration and prompt allowance of the pending claims at least in light of the following remarks.

The Office Action does not acknowledge the drawings. Acknowledgement is respectfully requested.

Claims 1-13 are rejected under 35 USC § 102(e) as being anticipated by Abecassis (U.S. Pub. No. 2001/0041053). Applicant respectfully traverses the rejection.

Abecassis does not support the rejection for at least the reason that it fails to disclose "the debt distribution, designated by the user in a user profile," as recited in independent claim 1, and the similar recitations in independent claims 2, 12 and 13.

Abecassis is silent regarding a user profile that specifies a manner of debt distribution designated by a user. Instead, in Abecassis, a viewer is forced to be actively engaged in selecting and viewing videos, via a random access pointcast architecture, in order for a corresponding debiting and crediting of the viewer's account to take place. See paragraph [0385]. By contrast, a user profile as recited in the independent claims frees the user from being actively involved.

Accordingly, claims 1, 2, 12 and 13 are allowable over Abecassis. Moreover, claims 3-11 are likewise allowable over Abecassis for at least the reason that they depend on claim 2, as well as for the additional features they recite. Withdrawal of the rejection of claims 1-13 as anticipated by Abecassis is therefore respectfully requested.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance of the claims are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

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